

Fill in this information to identify the case:

Debtor 1 Elizabeth DesJardins  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Michigan  
(State)  
Case number 19-31187-ida

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank Trust National Association, as  
Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 2-1

Last four digits of any number you use  
to identify the debtor's account: 0372

Date of payment change: March 1, 2022  
Must be at least 21 days after date  
of this notice

New total payment: \$692.51  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$283.91

New escrow payment: \$238.28

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current Interest Rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Elizabeth DesJardins Case Number (if known) 19-31187-jda  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle Ghidotti Date 01/17/2022  
Signature

Print: Michelle Ghidotti Title Bankruptcy Attorney  
First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue  
Number Street

Santa Ana, CA 92705  
City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com

ELIZABETH DES JARDINS  
620 E GRAND RIVER  
FOWLERVILLE MI 48836

Analysis Date: January 14, 2022

Final

Property Address: 620 EAST GRAND RIVER FOWLERVILLE, MI 48836

Loan:

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from June 2020 to Feb 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| <b>Payment Information</b> | <b>Current:</b> | <b>Effective Mar 01, 2022:</b> |
|----------------------------|-----------------|--------------------------------|
| Principal & Interest Pmt:  | 454.23          | 454.23                         |
| Escrow Payment:            | 283.91          | 238.28                         |
| Other Funds Payment:       | 0.00            | 0.00                           |
| Assistance Payment (-):    | 0.00            | 0.00                           |
| Reserve Acct Payment:      | 0.00            | 0.00                           |
| Total Payment:             | \$738.14        | \$692.51                       |

| <b>Escrow Balance Calculation</b> |              |
|-----------------------------------|--------------|
| Due Date:                         | Feb 01, 2022 |
| Escrow Balance:                   | 283.91       |
| Anticipated Pmts to Escrow:       | 283.91       |
| Anticipated Pmts from Escrow (-): | 0.00         |
| Anticipated Escrow Balance:       | \$567.82     |

| Date     | Payments to Escrow |        | Payments From Escrow |        | Description         | Escrow Balance |            |
|----------|--------------------|--------|----------------------|--------|---------------------|----------------|------------|
|          | Anticipated        | Actual | Anticipated          | Actual |                     | Required       | Actual     |
|          |                    |        |                      |        | Starting Balance    | 1,381.64       | (2,687.30) |
| Jun 2020 | 283.91             | 500.68 |                      | *      |                     | 1,665.55       | (2,186.62) |
| Jul 2020 | 283.91             | 250.34 |                      | *      |                     | 1,949.46       | (1,936.28) |
| Aug 2020 | 283.91             | 250.34 |                      | *      |                     | 2,233.37       | (1,685.94) |
| Aug 2020 |                    |        |                      | 632.12 | * City/Town Tax     | 2,233.37       | (2,318.06) |
| Aug 2020 |                    |        |                      | 762.33 | * Village Tax       | 2,233.37       | (3,080.39) |
| Sep 2020 | 283.91             | 500.68 | 623.35               | *      | * City/Town Tax     | 1,893.93       | (2,579.71) |
| Sep 2020 |                    |        | 1,326.11             | *      | * Village Tax       | 567.82         | (2,579.71) |
| Oct 2020 | 283.91             | 250.34 |                      | *      |                     | 851.73         | (2,329.37) |
| Nov 2020 | 283.91             | 250.34 |                      | *      |                     | 1,135.64       | (2,079.03) |
| Dec 2020 | 283.91             |        |                      | *      |                     | 1,419.55       | (2,079.03) |
| Dec 2020 |                    |        |                      | 724.72 | * City/Town Tax     | 1,419.55       | (2,803.75) |
| Jan 2021 | 283.91             | 751.02 |                      | *      |                     | 1,703.46       | (2,052.73) |
| Feb 2021 | 283.91             | 250.34 | 696.47               | *      | * City/Town Tax     | 1,290.90       | (1,802.39) |
| Mar 2021 | 283.91             | 567.82 | 761.00               | 764.00 | * Homeowners Policy | 813.81         | (1,998.57) |
| Apr 2021 | 283.91             | 283.91 |                      |        |                     | 1,097.72       | (1,714.66) |
| May 2021 | 283.91             | 283.91 |                      |        |                     | 1,381.63       | (1,430.75) |
| Jun 2021 |                    | 283.91 |                      | *      |                     | 1,381.63       | (1,146.84) |
| Jul 2021 |                    | 283.91 |                      | *      |                     | 1,381.63       | (862.93)   |
| Aug 2021 |                    | 283.91 |                      | *      |                     | 1,381.63       | (579.02)   |
| Aug 2021 |                    | 269.00 |                      | *      |                     | 1,381.63       | (310.02)   |
| Aug 2021 |                    |        |                      | 637.05 | * City/Town Tax     | 1,381.63       | (947.07)   |

|          |                   |                   |                          |                   |                   |
|----------|-------------------|-------------------|--------------------------|-------------------|-------------------|
| Aug 2021 |                   | 728.50            | * Village Tax            | 1,381.63          | (1,675.57)        |
| Oct 2021 | 283.91            |                   | *                        | 1,381.63          | (1,391.66)        |
| Nov 2021 | 567.82            |                   | *                        | 1,381.63          | (823.84)          |
| Dec 2021 | 283.91            |                   | *                        | 1,381.63          | (539.93)          |
| Dec 2021 | 1,269.79          |                   | * Escrow Only Payment    | 1,381.63          | 729.86            |
| Dec 2021 |                   | 729.86            | * City/Town Tax          | 1,381.63          | 0.00              |
| Jan 2022 | 283.91            |                   | *                        | 1,381.63          | 283.91            |
|          |                   |                   | Anticipated Transactions | 1,381.63          | 283.91            |
| Feb 2022 | 283.91            |                   |                          |                   | 567.82            |
|          | <u>\$3,406.92</u> | <u>\$8,233.70</u> |                          | <u>\$3,406.93</u> | <u>\$4,978.58</u> |

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,406.93. Under Federal law, your lowest monthly balance should not have exceeded 567.82 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

| Date     | Anticipated Payments |                   | Description       | Escrow Balance |          |
|----------|----------------------|-------------------|-------------------|----------------|----------|
|          | To Escrow            | From Escrow       |                   | Anticipated    | Required |
|          |                      |                   | Starting Balance  | 567.82         | 1,002.29 |
| Mar 2022 | 238.28               | 764.00            | Homeowners Policy | 42.10          | 476.57   |
| Apr 2022 | 238.28               |                   |                   | 280.38         | 714.85   |
| May 2022 | 238.28               |                   |                   | 518.66         | 953.13   |
| Jun 2022 | 238.28               |                   |                   | 756.94         | 1,191.41 |
| Jul 2022 | 238.28               |                   |                   | 995.22         | 1,429.69 |
| Aug 2022 | 238.28               |                   |                   | 1,233.50       | 1,667.97 |
| Sep 2022 | 238.28               | 637.05            | City/Town Tax     | 834.73         | 1,269.20 |
| Sep 2022 |                      | 728.50            | Village Tax       | 106.23         | 540.70   |
| Oct 2022 | 238.28               |                   |                   | 344.51         | 778.98   |
| Nov 2022 | 238.28               |                   |                   | 582.79         | 1,017.26 |
| Dec 2022 | 238.28               | 729.86            | City/Town Tax     | 91.21          | 525.68   |
| Jan 2023 | 238.28               |                   |                   | 329.49         | 763.96   |
| Feb 2023 | 238.28               |                   |                   | 567.77         | 1,002.24 |
|          | <u>\$2,859.36</u>    | <u>\$2,859.41</u> |                   |                |          |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 476.57. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 476.57 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 567.82. Your starting balance (escrow balance required) according to this analysis should be \$1,002.29. This means you have a shortage of 434.47. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,859.41. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

|                             |                 |
|-----------------------------|-----------------|
| Unadjusted Escrow Payment   | 238.28          |
| Surplus Amount:             | 0.00            |
| Shortage Amount:            | 0.00            |
| Rounding Adjustment Amount: | 0.00            |
| Escrow Payment:             | <u>\$238.28</u> |

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN**

**In Re:  
Elizabeth DesJardins,**

**Debtors.**

**Case No.: 19-31187-jda**

**Chapter (13)**

**CERTIFICATE OF SERVICE**

On 01/17/2022, I served the foregoing Notice of mortgage payment change on the following individuals by electronic means through the Court's ECF Program.

**COUNSEL FOR DEBTOR**

**Patrick Vincent McGivney** [mcgivne3@gmail.com](mailto:mcgivne3@gmail.com)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: 01/17/2022

/s/ Maben May  
Maben May

On 01/17/2022, I served the foregoing Notice of mortgage payment change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California, enclosed in a sealed envelope, with postage paid, addressed as follows:

**DEBTORS**

**Elizabeth DesJardins**, 620 East Grand River Ave., Fowlerville, MI 48836

**Trustee**

**Carl Bekofske**, 400 N. Saginaw Street, Suite 331, Flint, MI 48502

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Dated: 01/17/2022

/s/ Maben May  
Maben May